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SEP 02 2003

Clement B Graham
Examiner
Art Unit 3628
USPTO
FAX: 703-872-9326

RE: QUESTION ABOUT YOUR ACTION LETTER MAILED 18
AUGUST 2003 FOR APPLICATION 09/534233

Dear Sir,

OFFICIAL

I refer to your above action letter and would like to inquire about the status of the amended claims in particular Claims 15-19 and Claims 24-33. From your action letter's response, our initial observation is that you have not entered our amendments as mailed 6 May 2003.

For example in Claim 15, the main independent claim we have included "assigning a handle to conceal a real identity of the prospective depositor and displaying said depositor's application anonymously" at section (b) and at section (c) we have included "accessing a real identity of said applicant for a second selected period of time. " etc which are not addressed in your response. In fact, the entire response was written as if no amendments were entered and mirroring the previous action letter mailed Feb, 19, 2003.

In Claim 16, our amended claim shows selecting a deposit taking institution while your response deals with receiving deposit application comprises permissible personal information (see page 3 of action letter).

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*Miss
Case*

In claim 17, our amended claim shows a step of verifying deposit ownership while your response covers approval for solicitation of deposit application for display.

In claim 18, our amended claim shows maintaining data of bids but in your current response, it deals with assigning a handle.

In Claim 19, our amended claim shows anonymity for bidding institution while in your current response, it deals with notifying the bidder who submitted the winning bid.

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In Claim 20, we have cancelled this claim which you similarly acknowledged but at page 4 of your response, you continued describing Zandi wherein users comprise at least one financial institution and at least one prospective depositor.

In Claim 21, we have also cancelled this claim but at page 5 of your response, you maintain your rejection. Also cancelled claims 22-23 carry previous responses as per Action Letter 19 Feb. Similarly for claims 24-33.

We are unsure what all these means and would like to seek clarification from you as soon as possible. From our point of view this mismatch response to our amended claims, is either because our amendments as mailed 6 May 2003 were not entered or they were entered selectively (as per Claim 34-38) or the wrong file was printed.

It also appears to us that your response in the current action letter mirrors the previous Action letter mailed Feb 19, 2003 in so far as the above said claims

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despite our suggestion to enter the amendments. If no amendments were entered, we would like to seek clarification so stated in your action letter. Your remark "claims 15-19 and 24-33 remained" does not reflect whether amendments were entered or not entered.

In Claim 34, 35, 36, 37, 38 you have also cited "Column 2-10 lines 5-65," we would like to clarify whether this means Column 2 at line 5 to Column 10 at line 65 OR Column 2 (lines 5 to 65) and Column 10 (lines 5 to 65) respectively. As usual, speed is of the essence here and we hope you will communicate to us at your earliest convenience either unofficially by email : chris@smartscape.com first or by faxing us at 1-309-4377071. Subject to your response or inaction within the next 14 days (09/19/03) and to avoid waiting unnecessary, we will continue prosecution as it stands unless advice otherwise.

In responding, we would appreciate confirmation from you that the action letter mailed 18 August 2003 is good as it stands so we can proceed with our prosecution or an indication that the said action letter is inaccurate and a corrected copy will be sent to us. Thank you.

Yours truly,



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Khai Hee KWAN

Customer Number 023336

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Dated 30 AUG 2003